

CAPITAL COMMERCE BANCORP, INC.

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 2242970	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$206	\$187	-9.4%		
Loans	\$149	\$140	-6.4%		
Construction & development	\$7	\$5	-21.5%		
Closed-end 1-4 family residential	\$44	\$48	10.0%		
Home equity	\$4	\$4	-12.7%		
Credit card	\$0	\$0	-14.5%		
Other consumer	\$1	\$1	-6.1%		
Commercial & Industrial	\$40	\$35	-13.8%		
Commercial real estate	\$47	\$43	-10.0%		
Unused commitments	\$30	\$26	-13.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$26	\$24	-9.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$19	\$11	-42.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$197	\$178	-9.8%		
Deposits	\$183	\$161	-12.1%		
Total other borrowings	\$12	\$15	25.0%		
FHLB advances	\$12	\$15	25.0%		
Equity					
Equity capital at quarter end	\$9	\$9	-0.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	4.0%	4.7%	--		
Tier 1 risk based capital ratio	5.7%	6.5%	--		
Total risk based capital ratio	7.1%	7.8%	--		
Return on equity ¹	-111.8%	16.8%	--		
Return on assets ¹	-5.4%	0.8%	--		
Net interest margin ¹	3.8%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	57.9%	35.2%	--		
Loss provision to net charge-offs (qtr)	392.3%	-15.3%	--		
Net charge-offs to average loans and leases ¹	1.9%	4.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	17.5%	20.7%	5.9%	8.9%	--
Closed-end 1-4 family residential	13.9%	11.8%	0.3%	0.5%	--
Home equity	29.9%	35.2%	0.0%	0.0%	--
Credit card	14.5%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.0%	0.0%	1.4%	--
Commercial & Industrial	5.3%	7.8%	0.0%	0.7%	--
Commercial real estate	10.4%	13.9%	0.5%	1.6%	--
Total loans	10.5%	12.0%	0.5%	1.2%	--